

# HOW MUCH LIFE INSURANCE IS ENOUGH?\*

**Current Total Death Benefit** (All Policies) \_\_\_\_\_  
(Do Not Include Accidental Death)

**Current Total Liquid Assets** \_\_\_\_\_  
(Savings, Pension, 401K, Stocks, etc.)

**Subtotal:** \_\_\_\_\_ (1)

## CASH NEEDS

**Final Expenses**  
(Funeral, Medical, Legal Fees) \$ 10,000 (Good Estimate)

**Debt Liquidation** \_\_\_\_\_  
(Credit Cards, Bank, Auto Loans, etc.)

**Mortgage** \_\_\_\_\_  
(Do not list if included in Income Needs)

**Other** \_\_\_\_\_  
(Education Fund, Parents, Charity, etc.)  
\_\_\_\_\_ (A)

## INCOME NEEDS

**Desired Income to Family** (Annual) \_\_\_\_\_

**Subtract Income Available, if any** \_\_\_\_\_  
(Spouse's Income, Interest, etc.)

**Additional Income Needed** \_\_\_\_\_

**What does it take to generate this income** \_\_\_\_\_ (B)

**Subtotal (A + B):** \_\_\_\_\_ (2)

**Subtract Subtotal (1) from Subtotal (2)** \_\_\_\_\_ \*